

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MEGAN N. KERR

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-10238

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2024

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/20/2020 and confirmed on 6/25/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		21,771.18
Less Refunds to Debtor	662.25	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>21,108.93</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,962.00	
Trustee Fee	1,092.44	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,054.44</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 2829	0.00	0.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 2829	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 2745	0.00	0.00	0.00	0.00
	PA STATE EMPLOYEES CU/PSECU Acct: 5232	13,254.08	13,254.08	2,581.16	15,835.24
	TOYOTA MOTOR CREDIT CORP Acct: 0023	0.00	0.00	0.00	0.00
					<b>15,835.24</b>

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	MEGAN N. KERR Acct:	0.00	0.00	0.00	0.00
	MEGAN N. KERR Acct:	662.25	662.25	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,962.00	3,962.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 2829	0.00	0.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 2829	0.00	0.00	0.00	0.00

\* \* \* N O N E \* \* \*

Unsecured					
	CAPITAL ONE** Acct: 8627	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 6531	932.13	7.08	0.00	7.08
	DISCOVER BANK(*)	2,539.24	19.30	0.00	19.30

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7802				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 1502				
	HMC GROUP	0.00	0.00	0.00	0.00
	Acct: 3656				
	HMC GROUP	0.00	0.00	0.00	0.00
	Acct: 8619				
	S & T BANK(*)	7,869.75	59.81	0.00	59.81
	Acct: 5037				
	SYNCHRONY BANK BY AIS INFOSOURCE	4,594.02	34.91	0.00	34.91
	Acct: 8044				
	SYNCHRONY BANK BY AIS INFOSOURCE	4,335.67	32.95	0.00	32.95
	Acct: 2099				
	VERIZON BY AMERICAN INFOSOURCE AS	380.00	2.89	0.00	2.89
	Acct: 0001				
	TOYOTA MOTOR CREDIT CORP	8,198.37	62.31	0.00	62.31
	Acct: 0023				
	NATIONAL FUEL GAS DISTRIBUTION COR	503.41	0.00	0.00	0.00
	Acct: 6608				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2099				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	DEREK S KERR++	0.00	0.00	0.00	0.00
	Acct:				
					219.25
TOTAL PAID TO CREDITORS					
					16,054.49
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	13,254.08				
UNSECURED	29,352.59				

Date: 09/25/2024

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteevdpa.com

IN RE:  
MEGAN N. KERR

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-10238

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:

Megan N. Kerr

Debtor

Case No. 20-10238-JCM

Chapter 13

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Megan N. Kerr, 889 Spruce Road, Summerville, PA 15864-3725
15220709	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15220711	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15245165	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:25:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232225	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:26:26	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15220703	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:25:18	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15220704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2024 00:01:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15222788	Email/Text: mrdiscen@discover.com	Sep 27 2024 00:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15220706	+ Email/Text: mrdiscen@discover.com	Sep 27 2024 00:00:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15220707	+ Email/Text: hmcgrp@aol.com	Sep 27 2024 00:00:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179
15220708	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 27 2024 00:02:00	Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485
15366155	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:26:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15229662	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:43:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267266	+ Email/Text: Bankruptcy@natfuel.com	Sep 27 2024 00:01:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15274112	+ Email/Text: bankruptcynotices@psecu.com	Sep 27 2024 00:01:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15234045	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 27 2024 00:01:00	QUICKEN LOANS, LLC fka QUICKEN LOANS, INC, 635 Woodward Avenue, Detroit, MI 48226-3408
15220710	+ Email/Text: bankruptcyteam@quickenloans.com		

District/off: 0315-1

User: auto

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Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 25

15220712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:01:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15220713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:03:56	Synch/lowe's, Po Box 956005, Orlando, FL 32896-0001
15221056	+ Email/PDF: ebn_ais@aisinfo.com	Sep 27 2024 00:54:59	Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15220714	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 27 2024 00:26:08	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15238416	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 27 2024 00:00:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15352153	Email/PDF: bncnotices@becket-lee.com	Sep 27 2024 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15242776	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2024 00:26:05	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
		Sep 27 2024 00:25:26	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15246374	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220705	##+	Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Denise Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com

Denise Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com

District/off: 0315-1

User: auto

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Date Rcvd: Sep 26, 2024

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Kenneth P. Seitz

on behalf of Debtor Megan N. Kerr thedebterasers@aol.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winneccour

cmeclf@chapter13trusteewdpa.com

TOTAL: 5